

From: Lionel Olson, Fitchburg, WI
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have been dealt overdraft fees from a bank that due to an NSF check that I deposited a week before then charged me 3 overdraft fees for checks that I wrote thinking that there was \$ in the account to cover them. They sent me the NSF check back by mail so it was 3 days before I learned of the problem. If they had contacted me I could have put \$ in my account to cover the checks that I had written. The irony was that the checks that I had written were less then their overdraft fees.

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Mr. Lionel Olson
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